

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

JUSTIN WARREN HEICHEL
BRIANNA KATHRYN SPAK-HEICHEL
Debtor(s)

Case No.: 5-18-03476-MJC
Chapter 13

NOTICE OF FINAL CURE PAYMENT

Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	M & T BANK
Court Claim Number:	15
Last Four of Loan Number:	2855/PRE ARREARS/849 MAIN ST
Property Address if applicable:	851 MAIN ST, , SUGAR NOTCH, PA18706-2013

PART 2: CURE AMOUNT

TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE

a. Allowed prepetition arrearages:	\$2,243.28
b. Prepetition arrearages paid by the Trustee:	\$2,243.28
c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee:	\$0.00
e. Allowed postpetition arrearage:	\$0.00
f. Postpetition arrearages paid by the Trustee:	\$0.00
g. Total b, d, f:	\$2,243.28

PART 3: POST PETITION MORTGAGE PAYMENT

Paid direct by the Debtor(s)
Current Monthly Mortgage Payment: \$0.00
Next postpetition payment due:
If known, Principal Balance Outstanding: UNKNOWN

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: August 30, 2021

Respectfully submitted,

s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
eMail: info@pamd13trustee.com

Creditor Name: M & T BANK

Court Claim Number: 15

CLM #	CHECK #	DATE	PRIN PAID	INT PAID	TOTAL DISB
5200	9006351	09/26/2019	\$83.04	\$0.00	\$83.04
5200	9006440	10/10/2019	\$125.50	\$0.00	\$125.50
5200	9006522	11/07/2019	\$212.66	\$0.00	\$212.66
5200	9006613	12/12/2019	\$153.92	\$0.00	\$153.92
5200	9006705	01/16/2020	\$153.91	\$0.00	\$153.91
5200	9006796	02/13/2020	\$153.92	\$0.00	\$153.92
5200	9006887	03/12/2020	\$219.29	\$0.00	\$219.29
5200	9007044	04/14/2020	\$219.28	\$0.00	\$219.28
5200	9007237	05/06/2020	\$180.00	\$0.00	\$180.00
5200	9007753	07/07/2020	\$360.00	\$0.00	\$360.00
5200	9008054	08/12/2020	\$180.00	\$0.00	\$180.00
5200	9008373	09/17/2020	\$180.00	\$0.00	\$180.00
5200	9008692	10/15/2020	\$21.76	\$0.00	\$21.76

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CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on August 30, 2021, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1st Class mail, unless served electronically.

JASON P PROVINZANO, ESQUIRE
LAW OFFICES OF JASON P PROVINZANO LLC
16 W NORTHAMPTON STREET
WILKES-BARRE PA, 18701-1708

SERVED ELECTRONICALLY

M&T
PO BOX 840
BUFFALO, NY, 14240

SERVED BY 1ST CLASS MAIL

JUSTIN WARREN HEICHEL
BRIANNA KATHRYN SPAK-HEICHEL
851 MAIN ST
SUGAR NOTCH, PA 18706-2013

SERVED BY 1ST CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: August 30, 2021

s/ Liz Joyce
Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
eMail: info@pamd13trustee.com